

package of reforms, bringing derivatives onto exchanges, creating an agency which prevents mortgage brokers from selling mortgages to American families that that broker knows can't possibly be repaid.

Yet the other side is saying "no," saying "no" to the kind of common-sense reform that will restore Americans' faith in their system, make them comfortable investing in America. Yesterday in the other body, a big step back was taken.

The time is now if we are to be serious about addressing the crisis that this country is only now emerging from for this House to set aside partisanship and pass financial regulatory reform.

#### WHERE ARE THE JOBS?

(Mrs. CAPITO asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPITO. Mr. Speaker, I rise today to voice my deep concern over the rising tide of unemployment across America and particularly in my home State of West Virginia. In my State, the unemployment rate has risen now to over 10 percent with some counties reaching well over 12 percent.

Beyond these staggering figures, we must take a moment to pause and ask ourselves, are the policies we're pushing through this Congress creating real job growth? Absolutely not.

Sadly, we all know a family member, a friend, a colleague who has lost their job and is struggling to get back on their feet. The so-called stimulus bill, along with numerous so-called jobs bills, has failed to produce the jobs that the administration and the Democrats in this Congress promised. And worse yet, the policies of this administration are actually causing job loss in my State.

Instead we should be enacting policies that get Americans back to work and awaken Main Street across our country.

Mr. Speaker, at a time of increasing unemployment for American families, we must keep repeating, where are the jobs?

#### WE NEED TO PASS FINANCIAL REFORM

(Mr. MURPHY of Connecticut asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MURPHY of Connecticut. Mr. Speaker, we need to pass financial reform, and it's time for Republicans to stop standing in the way.

When I'm home in Connecticut and talk to my neighbors and constituents, I never hear anybody disagree with me about the need to reform Wall Street. Their retirement account statements are all the proof that they need that Wall Street played a hand that was too dangerous for their own good.

We need to make sure that our financial system does what it does best: help get money from investors to businesses so that they can innovate and expand. When Wall Street sticks to this mission, we all win.

But over the last decade, much of Wall Street became a Las Vegas casino, with our money—our mortgages, our investments, and pensions—being used as casino chips in trading schemes that added no value to our economy.

Wall Street needs to get back to what it's good at, and it's time for Republicans to stop standing in the way and join us so that we can lock the door together.

#### RECOGNIZING AUTISM AWARENESS MONTH

(Ms. ROS-LEHTINEN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ROS-LEHTINEN. Mr. Speaker, April is Autism Awareness Month, and I call for increased research into and treatment for this leading developmental disorder.

Autism impacts more of our children every day, and it is becoming exceptionally prevalent in our American society. The number of American families who must learn to cope with autism is growing every day. An estimated one out of every 110 children born in the United States are now diagnosed with autism.

We have got to invest in the research that will allow us to better understand and to treat this serious disorder. For individuals already living with autism and those children who will be diagnosed this year, we must make this a priority. Autism's hold on our families, our children, and our country must be broken.

I look forward to the day when children diagnosed with this developmental disorder can live full and healthy lives. Let's pass this bill before us today.

#### CONGRATULATING NORTHWEST PENNSYLVANIA COLLEGIATE ACADEMY

(Mrs. DAHLKEMPER asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. DAHLKEMPER. Mr. Speaker, I rise today to offer congratulations to the Northwest Pennsylvania Collegiate Academy of Erie, Pennsylvania, on their second straight victory at the United States Academic Decathlon.

On Saturday, Collegiate Academy's nine-member Academic Decathlon team won the Division II small school title and placed sixth out of 40 schools overall at the competition in Omaha.

The students showcased their knowledge in 10 subjects: music, art, language and literature, science, history, economics, essay, interview, speech, and math.

Coach Colleen Holmes led these bright students to victory and helped four team members—Rachel Vandever, Bronte Seath, Stan Tuznik, and Reeve Hunsaker—earn individual medals at the competition. Sean Carney, Ben Engel, John Luke Galla, Cullen Skinner, and Rose Heid rounded out this champion team.

On behalf of the United States House of Representatives, congratulations to Northwest Pennsylvania Collegiate Academy's Academic Decathlon team on this great victory and on your future successes.

#### HEALTH CARE BILL'S COSTS

(Mr. OLSON asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. OLSON. Mr. Speaker, each day I am more convinced that I was right to oppose the health care reform bill that was pushed through this Congress last month.

All along Republicans questioned how it's possible to increase Medicaid enrollees and cut costs at the same time. And lo and behold, we were right. The Centers for Medicare & Medicaid Services, or CMS, recently concluded that implementing this bill means health care will be 21 percent of our GDP in 2019, up from 16 percent today. Taxpayers will be forced to spend \$410 billion to expand Medicaid to 20 million new beneficiaries, and that's only at the Federal level. That doesn't count the State level spending, in which my home State of Texas has been estimated to incur a \$24 billion unfunded mandate over 10 years.

Mr. Speaker, there's a better way to provide access to quality, affordable health care for all Americans. We should repeal and replace the bloated government plan with one that makes sense. The American people deserve no less.

#### THE CONSUMER FINANCIAL PROTECTION AGENCY

(Ms. TSONGAS asked and was given permission to address the House for 1 minute.)

Ms. TSONGAS. Mr. Speaker, last week I met with a small business owner from Concord, Massachusetts, who showed me several months of his credit card statements. Due to a 1-day late payment after years of on-time payments, his credit card company increased his interest rate by 15 percent, informing him that because of the increase, he will pay off his balance in 2,820 years.

Thanks to the Credit CARD Act, such abuses are now illegal but only after more than a decade of trying to move these bipartisan and commonsense reforms through Congress.

In response to the law, credit card companies are already devising new ways to exploit their customers, trusting in Congress' inability to respond quickly.